

ABSTRACT OF THE DISCLOSURE

A system for processing transaction data is provided.

5 The system includes a substitute draft system that receives a retrieval request and generates a substitute draft in response to the retrieval request. The system also includes a merchant interface that is connected to the retrieval system. The merchant interface generates a merchant request

10 in response to the retrieval request. The system thus allows a substitute draft to be generated in response to the retrieval request that may eliminate the need for a merchant response with a sales draft to the request. The system provides for higher and more efficient completion of

15 retrieval requests by ensuring that such retrieval requests receive at least a substitute draft response. By providing at least a substitute draft response to the card user, a chargeback for no response is avoided.